

<i>SERFF Tracking Number:</i>	<i>NWST-126746590</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>46357</i>
<i>Company Tracking Number:</i>	<i>90-2425-02 LTC (1010)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2425-02 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2425-02 LTC (1010)/90-2425-02 LTC (1010)</i>		

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2425-02 LTC (1010)	SERFF Tr Num: NWST-126746590	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Approved	State Tr Num: 46357
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: 90-2425-02 LTC (1010)	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett, Harris Shearer
	Authors: Addie Croeker, John Kotarski	Disposition Date: 08/04/2010
	Date Submitted: 07/29/2010	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 90-2425-02 LTC (1010)	Status of Filing in Domicile: Pending
Project Number: 90-2425-02 LTC (1010)	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 08/04/2010	Explanation for Other Group Market Type:
	State Status Changed: 08/04/2010
Deemer Date:	Created By: Addie Croeker
Submitted By: Addie Croeker	Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find the additional sales illustration forms that will be used by our agents with prospective clients. The forms referenced above are being submitted on behalf of Northwestern Long Term Care Insurance Company, a wholly owned subsidiary of The Northwestern Mutual Life Insurance Company.

Please note that previously approved forms 90-2129 LTC (1010) (Cover Page) and form 90-2436 LTC (1010) (Disclosure Statement) will always be provided when any form in this filing is used. These forms were approved on 07/26/2010 under SERFF Tracking Number: NWST-126651821.

SERFF Tracking Number: NWST-126746590 State: Arkansas
 Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46357
 Company
 Company Tracking Number: 90-2425-02 LTC (1010)
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 Product Name: 90-2425-02 LTC (1010)
 Project Name/Number: 90-2425-02 LTC (1010)/90-2425-02 LTC (1010)

If you have questions regarding the attached forms, please call me at (414) 665-5637 or email me at johnkotarski@northwesternmutual.com. When sending an email, please cc addiecroeker@northwesternmutual.com.

Sincerely,
 John Kotarski
 Product Compliance Specialist
 Actuarial Department

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com
 720 East Wisconsin Avenue 414-665-5637 [Phone]
 Rm S845 414-665-5006 [FAX]
 Milwaukee, WI 53202

Filing Company Information

Northwestern Long Term Care Insurance	CoCode: 69000	State of Domicile: Wisconsin
Company		
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$250.00
Retaliatory?	No
Fee Explanation:	\$50 per forms (5 forms) equals \$250
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance	\$250.00	07/29/2010	38383093
Company			

SERFF Tracking Number:	NWST-126746590	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	08/04/2010	08/04/2010

<i>SERFF Tracking Number:</i>	<i>NWST-126746590</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance</i>	<i>State Tracking Number:</i>	<i>46357</i>
	<i>Company</i>		
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Disposition

Disposition Date: 08/04/2010

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NWST-126746590</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>46357</i>
<i>Company Tracking Number:</i>	<i>90-2425-02 LTC (1010)</i>		
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<i>Product Name:</i>	<i>90-2425-02 LTC (1010)</i>		
<i>Project Name/Number:</i>	<i>90-2425-02 LTC (1010)/90-2425-02 LTC (1010)</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Composite of Long Term Care Insurance Coverage		Yes
Form	Composite of Long Term Care Insurance Premiums		Yes
Form	Composite of Cash Outlay for Multiple Long Term Care Policies		Yes
Form	Optional Benefits		Yes
Form	AR Partnership		Yes

SERFF Tracking Number: NWST-126746590 State: Arkansas

Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 46357
Company

Company Tracking Number: 90-2425-02 LTC (1010)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: 90-2425-02 LTC (1010)

Project Name/Number: 90-2425-02 LTC (1010)/90-2425-02 LTC (1010)

Form Schedule

Lead Form Number: 90-2425-02 LTC (1010)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	90-2425-02 LTC (1010)	Advertising	Composite of Long Term Care Insurance Coverage	Initial		0.000	90-2425-02 LTC (1010).pdf
	90-2425-03 LTC (1010)	Advertising	Composite of Long Term Care Insurance Premiums	Initial		0.000	90-2425-03 LTC (1010).pdf
	90-2425-04 LTC (1010)	Advertising	Composite of Cash Outlay for Multiple Long Term Care Policies	Initial		0.000	90-2425-04 LTC (1010).pdf
	90-2286LN-5 LTC (1010)	Advertising	Optional Benefits	Initial		0.000	90-2286LN-5 LTC(1010).pdf
	90-2342-83 LTC (1010)	Advertising	AR Partnership	Initial		0.000	AR 90-2342-83 LTC (1010).pdf

Composite of Long Term Care Insurance Coverage

QuietCare®

Prepared for {first last}

<u>Name</u>	<u>Maximum Monthly Limit</u>	<u>Elimination Period</u>	<u>Benefit Period</u>	<u>Benefit Account Value</u>	<u>Indexing Option</u>	<u>NFB</u>	<u>Survivor- ship Benefit</u>	<u>Spousal/ Companion Discount</u>	<u>Multi- Life Discount</u>
{last, first}	{3,200}	{25 Weeks}	{3 Year}	{\$115,200}	{ABI 5%}	{N}	{N}	{30%}	{N}
{last, first}	{3,200}	{25 Weeks}	{3 Year}	{\$115,200}	{ABI 5%}	{N}	{N}	{30%}	{N}

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {JOSEPH M JURKIEWICZ}

{05/21/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2425-02 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {WI2530-NHBLN-163100}

Composite of Long Term Care Insurance Premiums

QuietCare®

Prepared for { first last }

<u>Name</u>	<u>Age</u>	<u>Risk Class</u>	<u>Premium Duration</u>	<u>Annual Premium</u>	Less	Less	<u>Total Discounted Premium</u>
					MultiLife Discount	Spousal/ Companion Discount	
{last, first}	{55}	{STD}	{For Life}	{\$5,000}	{\$0.00}	{\$681.60*}	{\$1,590.40}
{last, first}	{55}	{STD}	{For Life}	{\$5,000}	{\$0.00}	{\$681.60*}	{\$1,590.40}

Total Annual Premium:	{ \$4,544.00 }
Less: MultiLife Discount	{ \$0.00 }
Spousal/Comp. Discount	{ \$1,363.20 }
Total Discounted Premium:	{ \$3,180.80 }

* Includes premium discounts where applicable. Refer to the Summary of Long-Term Care Insurance Coverage page for discount percentages.

Premium amounts for future years, the difference between the annual premium and total payments on other frequencies in future years, and an annual percentage rate (APR) calculation, may be obtained from your Financial Representative. The APR calculation is also available through www.northwesternmutual.com.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {JOSEPH M JURKIEWICZ}

{05/21/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2425-03 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {WI2530-NHBLN-163100}

Composite of Cash Outlay for Multiple Long Term Care Policies

QuietCare®

Prepared for {first last}

Policy		Discounted		Cash	Maximum
<u>Year</u>	<u>Year</u>	<u>Premium</u>	<u>Dividend*</u>	<u>Outlay*</u>	<u>Monthly Limit*</u>
{1}	{2010}	{3,181}	{0}	{3,248}	{6,400}
{2}	{2011}	{3,181}	{0}	{3,252}	{6,720}
{3}	{2012}	{3,181}	{0}	{3,256}	{7,056}
{4}	{2013}	{3,181}	{0}	{3,260}	{7,408}
{5}	{2014}	{3,181}	{0}	{3,265}	{7,778}
{6}	{2015}	{3,181}	{47}	{3,222}	{8,166}
{7}	{2016}	{3,181}	{143}	{3,131}	{8,574}
{8}	{2017}	{3,181}	{238}	{3,040}	{9,002}
{9}	{2018}	{3,181}	{334}	{2,949}	{9,452}
{10}	{2019}	{3,181}	{429}	{2,860}	{9,924}
{11}	{2020}	{3,181}	{524}	{2,773}	{10,420}
{12}	{2021}	{3,181}	{620}	{2,686}	{10,942}
{13}	{2022}	{3,181}	{715}	{2,600}	{11,490}
{14}	{2023}	{3,181}	{811}	{2,516}	{12,064}
{15}	{2024}	{3,181}	{906}	{2,435}	{12,668}
{16}	{2025}	{3,181}	{1,001}	{2,356}	{13,302}
{17}	{2026}	<u>{3,181}</u>	<u>{1,001}</u>	<u>{2,377}</u>	<u>{13,968}</u>
Totals		{54,074}		{49,226}	

* Includes premium discounts where applicable. Refer to the Summary of Long-Term Care Insurance Coverage page for discount percentages.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {JOSEPH M JURKIEWICZ}

{05/21/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2425-04 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {WI2530-NHBLN-163100}

Composite of Cash Outlay for Multiple Long Term Care Policies

QuietCare®

Prepared for {first last}

Policy Year	Year	Discounted Premium	Dividend*	Cash Outlay*	Maximum Monthly Limit*
{18}	{2027}	{ \$3,181 }	{ \$1,001 }	{ \$2,402 }	{ \$14,666 }
{19}	{2028}	{ 3,181 }	{ 1,001 }	{ 2,431 }	{ 15,400 }
{20}	{2029}	{ 3,181 }	{ 1,001 }	{ 2,464 }	{ 16,170 }
{21}	{2030}	{ 3,181 }	{ 1,001 }	{ 2,502 }	{ 16,978 }
{22}	{2031}	{ 3,181 }	{ 1,001 }	{ 2,546 }	{ 17,826 }
{23}	{2032}	{ 3,181 }	{ 1,001 }	{ 2,597 }	{ 18,718 }
{24}	{2033}	{ 3,181 }	{ 1,001 }	{ 2,655 }	{ 19,654 }
{25}	{2034}	{ 3,181 }	{ 1,001 }	{ 2,721 }	{ 20,636 }
{26}	{2035}	{ 3,181 }	{ 1,001 }	{ 2,796 }	{ 21,668 }
{27}	{2036}	{ 3,181 }	{ 1,001 }	{ 2,881 }	{ 22,752 }
{28}	{2037}	{ 3,181 }	{ 1,001 }	{ 2,978 }	{ 23,890 }
{29}	{2038}	{ 3,181 }	{ 1,001 }	{ 3,084 }	{ 25,084 }
{30}	{2039}	{ 3,181 }	{ 1,001 }	{ 3,204 }	{ 26,338 }
{31}	{2040}	{ 3,181 }	{ 1,001 }	{ 3,339 }	{ 27,654 }
{32}	{2041}	{ 3,181 }	{ 1,001 }	{ 3,323 }	{ 29,036 }
{33}	{2042}	{ 3,181 }	{ 1,001 }	{ 3,305 }	{ 30,488 }
{34}	{2043}	<u>{ 3,181 }</u>	{ 1,001 }	{ 3,285 }	{ 32,012 }
Totals		▼ { \$108,147 }		{ \$97,740 }	

* Includes premium discounts where applicable. Refer to the Summary of Long-Term Care Insurance Coverage page for discount percentages.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {JOSEPH M JURKIEWICZ}

{05/21/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2425-04 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {WI2530-NHBLN-163100}

Composite of Cash Outlay for Multiple Long Term Care Policies

QuietCare®

Prepared for {first last}

Policy		Discounted		Cash	Maximum
<u>Year</u>	<u>Year</u>	<u>Premium</u>	<u>Dividend*</u>	<u>Outlay*</u>	<u>Monthly Limit*</u>
{35}	{2044}	{ \$3,181 }	{ \$1,001 }	{ \$3,261 }	{ \$33,612 }
{36}	{2045}	{ 3,181 }	{ 1,001 }	{ 3,235 }	{ 35,292 }
{37}	{2046}	{ 3,181 }	{ 1,001 }	{ 3,207 }	{ 37,056 }
{38}	{2047}	{ 3,181 }	{ 1,001 }	{ 3,181 }	{ 38,908 }
{39}	{2048}	{ 3,181 }	{ 1,001 }	{ 3,157 }	{ 40,854 }
{40}	{2049}	{ 3,181 }	{ 1,001 }	{ 3,135 }	{ 42,896 }
{41}	{2050}	{ 3,181 }	{ 1,001 }	{ 3,114 }	{ 45,040 }
{42}	{2051}	{ 3,181 }	{ 1,001 }	{ 3,096 }	{ 47,292 }
{43}	{2052}	{ 3,181 }	{ 1,001 }	{ 3,081 }	{ 49,656 }
{44}	{2053}	{ 3,181 }	{ 1,001 }	{ 3,069 }	{ 52,138 }
{45}	{2054}	{ 3,181 }	{ 1,001 }	{ 3,061 }	{ 54,744 }
{46}	{2055}	<u>{ 3,181 }</u>	{ 1,001 }	{ 3,056 }	{ 57,482 }
Totals		{ \$146,317 }		{ \$135,395 }	

* Includes premium discounts where applicable. Refer to the Summary of Long-Term Care Insurance Coverage page for discount percentages.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {JOSEPH M JURKIEWICZ}

{05/21/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

90-2425-04 LTC (1010)

Policy Form TT.LTC.(1010) Illustration No. {WI2530-NHBLN-163100}

OPTIONAL BENEFITS

INFLATION PROTECTION

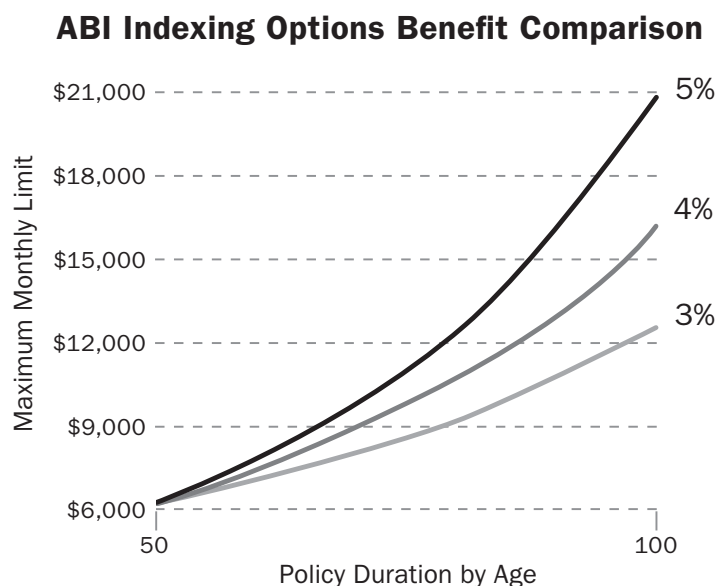
For an additional cost, you may choose from any of the following optional benefits:

Inflation protection options¹

Since long-term care insurance is usually a “future” benefit, the actual cost of providing care at a future date is likely to be higher than it is today. QuietCare® offers two ways for your benefits to increase.

Automatic benefit increase (ABI)

Choose an amount of 3 percent, 4 percent or 5 percent² by which you want your Maximum Monthly Limit and remaining Benefit Account Value to increase on a compounded annual basis at each policy anniversary. **The cost of future coverage increases is built in and will not cause your original premium to increase after issue.**



¹ Due to the guaranteed renewability of this product, premiums will only be changed if all policies of the same form in your class are changed and, in most states, if your state insurance department approves the change.

² 3% and 4% not available in HI, ID, IN, NC, TX. Indexing of less than 5% is not considered “inflation protection” in all states.

Automatic additional purchase benefit (AAPB)³

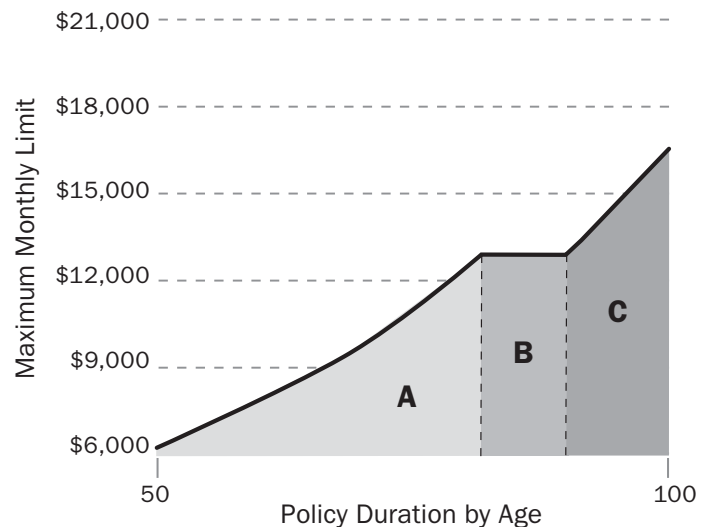
This option allows the amount of your Maximum Monthly Limit and remaining Benefit Account Value to increase by 5 percent compounded per policy year on each policy anniversary date, up to age 85 (or for 10 years, if later)⁴ without any additional underwriting.

You decide whether or not to accept a future increase. On each policy anniversary when benefits increase, an additional premium based on attained age rates will be payable.

- On refusal of an increase, the coverage and premium levels remain at the prior year's amounts. Increase offers will continue the next year.
- After a second increase is refused, no further increases in coverage are offered.
- Once benefits are payable, coverage increases on the policy anniversary and there is no age or duration limit to these increases.

Also, coverage increases continue while you are eligible for benefits regardless of whether or not you have refused any increases.

AAPB Indexing Benefit Comparison



A 5 percent increases accepted.

B 5 percent increases at age 75 and 76 declined by insured. Future increases only occur while on claim.

C Maximum Daily Limit indexed due to claim, and your premium will be waived.

(This graphic example assumes acceptance of 5 percent increases through age 74, no increases accepted ages 75-79, and indexing of Maximum Monthly Limit beginning at age 80 due to a claim.)

³ In Pennsylvania, this benefit is referred to as "Optional Additional Purchase Benefit Rider."

⁴ No age or duration limits in CT, IN, MD, PA, TX.

Policy forms TT.LTC. (1010) and TT.LTC.ML. (1010).Form TT.LTC.ML. (1010) is available only in New Jersey, New York, Ohio and Pennsylvania.

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI

This material is not all-inclusive. The policy provides a complete list of benefits, limitations, and exclusions. QuietCare® is an individual tax-qualified long-term care insurance policy that is medically underwritten. Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance.

This policy contains exclusions for substance abuse or dependency; expenses received while outside the United States or Canada; care provided by a family member; expenses for which a charge is not normally made; and a limitation for governmental benefit payable.

This material is produced for the marketing and solicitation of insurance. A financial representative (a licensed insurance agent of Northwestern Long Term Care Insurance Company) may contact you.

Partnership Plan Requirements

QuietCare[®]

The Partnership Program is a partnership between state government and private insurance companies to assist individuals in planning for their long-term care needs. Some long-term care insurance policies sold in your state qualify for the state's Long Term Care Insurance Partnership Program. Long-term care insurance policies that qualify as Partnership policies may protect the policyholder's assets through a feature known as "asset disregard." This feature applies special Medicaid eligibility rules to persons who have received benefits under a qualified Partnership policy.

"Asset disregard" allows a person to keep assets equal to the benefit amounts received under a qualified Partnership policy without affecting the person's eligibility for Medicaid. Asset disregard is **not** available under a long-term care insurance policy that is not a Partnership policy.

While Partnership Program policies offer some asset protection for persons with limited assets, they do not change Medicaid qualification standards. Therefore, for consumers who have more than the state minimum of income at the time they apply for Medicaid benefits, Partnership policies may not provide any protection in addition to what is already afforded by the existing long-term care policy.

Furthermore, once an insured needs to have services paid for by Medicaid, he or she may have fewer choices of types of providers for his or her care because the long-term care insurance policy covers a broader range of service providers than Medicaid currently covers, and Medicaid does not define what may be covered in the future.

In order for a Northwestern Long Term Care insurance policy to qualify as a Partnership policy in your state, the following is required:

- The policy must be issued on or after January 1, 2008;
- For those ages 75 or less at date of issue, the policy must have the Automatic Benefit Increase (ABI) inflation protection option (the Automatic Additional Purchase Benefit (AAPB) option does not qualify as inflation protection); and
- The applicant must be a resident of the state at the time of purchase, and the state of execution must match the state of residence to ensure appropriate certifications of the Partnership policy.

All Northwestern Long Term Care policyowners whose policies meet the preceding requirements will receive a Partnership Notice confirming that the policy qualifies as a Partnership policy.

Refer to the Disclosure Statement at the end of this illustration for additional disclosure information.

Presented By: {CHRISTOPHER M COX}

{04/23/2010}

Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI
90-2342-83 LTC (1010) {Standard} Policy Form TT.LTC.(1010) Illustration No. {AL2520-NHBLN-093823}